

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Joseph Ricci
 Debtor

Case No. 15-10538-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db +Joseph Ricci, 100 Riverside Avenue, Prospect Park, PA 19076-1832
 13514775 +Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC,
 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
 13484760 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13473079 +Fifth Third Bank, P.O. Box 9013, Addison, TX 75001-9013
 13475963 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,
 Omaha Ne 68197)
 13489320 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 12 2019 03:07:05 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2019 03:06:10
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2019 03:06:35 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13529200 +E-mail/Text: bncmail@w-legal.com Oct 12 2019 03:06:26 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13541891 +EDI: WFNNB.COM Oct 12 2019 06:53:00 COMENITY CAPITAL BANK/PAYPAL CREDIT,
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13516259 EDI: BL-BECKET.COM Oct 12 2019 06:53:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13478712 EDI: DISCOVER.COM Oct 12 2019 06:53:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13519116 E-mail/Text: bankruptcy.bnc@ditech.com Oct 12 2019 03:05:32 Green Tree Servicing LLC,
 PO BOX 6154, Rapid City, SD 57709-6154
 13472920 EDI: CAUT.COM Oct 12 2019 06:53:00 JPMorgan Chase Bank N.A.,
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13548811 EDI: PRA.COM Oct 12 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13506293 EDI: Q3G.COM Oct 12 2019 06:53:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14215700 +E-mail/Text: bncmail@w-legal.com Oct 12 2019 03:06:26 SYNCHRONY BANK,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 13534617 EDI: WFFC.COM Oct 12 2019 06:53:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438
 13914382 EDI: ECAST.COM Oct 12 2019 06:53:00 eCAST Settlement Corporation, PO Box 29262,
 New York NY 10087-9262
 13522801 EDI: ECAST.COM Oct 12 2019 06:53:00 eCAST Settlement Corporation, assignee,
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14215701* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
 Seattle, WA 98121-3132
 14215702* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
 Seattle, WA 98121-3132
 13522802* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,
 New York, NY 10087-9262

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Joseph Ricci dmo160west@gmail.com,
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
LAUREN BERSCHLER KARL on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com,
lbkarl03@yahoo.com
MARTIN A. MOONEY on behalf of Creditor FIFTH THIRD BANK kcollins@schillerknapp.com,
acarmany@schillerknapp.com;bfisher@schillerknapp.com
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

Information to identify the case:					
Debtor 1	<u>Joseph Ricci</u>			Social Security number or ITIN	xxx-xx-7562
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 15-10538-mdc					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Ricci

10/10/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.